

HOME AFFORDABLE 失业项目



在您失业找工作的时候，Home Affordable失业项目（UP）让您松一口气，给您一个从定期支付抵押贷款中得以喘息的机会。您能够减少或暂停支付抵押贷款一年或一年以上。

为什么UP有效

- 通过UP，您可以把精力放在寻找新的工作上，不必担心支付不起抵押贷款。
- 如果您符合UP资格，您的抵押贷款公司将为您指定一位客服经理，从始至终指导您完成整个过程。
- UP之后，如果您仍需要帮助，您的抵押贷款公司将就UP进行评估，修改，以建立长期的更能负担得起的抵押贷款支付。

您可能符合资格，如果*

- 您已失业并符合领取失业津贴的资格。
- 您拖欠抵押贷款或处于拖欠抵押贷款的危险之中。
- 您在您的主要居所或其他单独单元房产的欠款不高于729750美元（2至4个单元房产的限额更高）。
- 您在2009年1月1日或之前就获得了抵押贷款。
- 您的房产还没有被抵押贷款公司收回。
- 您在过去10年内没有与抵押贷款或房地产交易相关的定罪。

*资格标准仅供参考。请联系您的抵押贷款公司，看看您是否符合资格。

马上行动

马上行动，以获取您所需要的帮助！

请访问MakingHomeAffordable.gov 官方网站或致电 **888-995-HOPE (4673)** 以便...

- 了解更多有关抵押贷款援助方面的选择。
- 确定抵押贷款公司所需的、用以评估制定解决方案的财务文件。
- 帮助您获取，填写并向您的抵押贷款公司提交抵押贷款援助的请求（RMA）和美国国税局4506T-EZ表格。

您的抵押贷款公司正在参加该项目吗？

超过90个抵押贷款公司（服务商），包括美国银行、摩根大通银行和富国银行参加了MHA计划。请访问MakingHomeAffordable.gov 官方网站，查阅完整的列表。

如果你的抵押贷款是由房利美公司、房地美公司、联邦住宅管理局、美国退伍军人管理局或美国农业部所拥有、保险或担保的，请洽询您的抵押贷款公司，了解最佳的解决方案。

UP 的工作流程

- 您的抵押贷款公司将审查您的援助请求并核实您的失业状况，以确定您是否符合UP资格。
- 如果您符合UP资格，您的抵押贷款公司将向您提供一个临时宽容期，在该宽容期期间，您支付的抵押贷款将会减少，或暂停12个月或12个月以上。
- 当您找到工作，或者当宽容期结束时，您的抵押贷款公司将对您进行评估，并且修改止赎方案或提供其他替代方案。



HOME AFFORDABLE UNEMPLOYMENT PROGRAM



The Home Affordable Unemployment Program (UP) offers relief by giving you a break from your regular mortgage payments while you look for work. Through UP, your payments can be reduced or suspended altogether for a year or more.

WHY UP WORKS

- With UP, you can put your energy into finding a new job without the worry of making mortgage payments you can't afford.
- If you're eligible for UP, your mortgage company will assign a relationship manager to help guide you through the process, from start to finish.
- After UP, if you still need help, your mortgage company will evaluate you for a modification to create more affordable payments for the long-term.

YOU MAY BE ELIGIBLE IF*

- You are unemployed and eligible for unemployment benefits.
- You are delinquent or in danger of falling behind on your mortgage.
- You owe up to \$729,750 on your primary residence or single unit rental property (loan limits are higher for two-to four-unit properties).
- You obtained your mortgage on or before January 1, 2009.
- Your property has not been condemned.
- You have not been convicted within the last 10 years of a crime in connection with a mortgage or real estate transaction.

**Eligibility criteria are for guidance only. Contact your mortgage company to see if you qualify.*

ACT
NOW

ACT NOW TO GET THE HELP YOU NEED!

Visit **MakingHomeAffordable.gov** or call **888-995-HOPE (4673)** to...

- Learn more about your options for mortgage assistance.
- Identify the financial documents your mortgage company will need in order to evaluate you for a solution.
- Get guidance on how to obtain, complete, and submit your Request for Mortgage Assistance (RMA) and IRS Form 4506T-EZ to your mortgage company.

IS YOUR MORTGAGE COMPANY PARTICIPATING?

More than 90 mortgage companies (servicers)—including Bank of America, JP Morgan Chase, and Wells Fargo—participate in MHA Programs. For a complete list, visit MakingHomeAffordable.gov.

If your mortgage is owned, insured, or guaranteed by Fannie Mae, Freddie Mac, FHA, VA, or USDA, ask your mortgage company which solutions will work best for you.

HOW UP WORKS

- Your mortgage company reviews your request for assistance and verifies your employment status to determine whether you qualify for UP.
- If you qualify for UP, your mortgage company offers a temporary forbearance, a period during which your mortgage payments are reduced or suspended for 12 months or more.
- When you find your next job—or when the forbearance period ends—the mortgage company will evaluate you for a modification or other alternatives to foreclosure.

